

INSURANCE IN FOURTEENTH CENTURY DAMASCUS

One of the unquestionable benefits of historical retrospect lies in the fact that it sets before us the problems that other eras or cultures encountered and the solutions that they devised. Often the problems prove far older than we had suspected, and the solutions were more ingenious than we might surmise.

Probably not many readers have given thought to the fact that our methods of insurance against disease, death, and trouble have pursued a long course of historical evolution, although everyone knows that Bismarck had an insurance system in 19th century Germany and that Lloyd's long ago protected shipowners against marine catastrophe. But the thought of insurance systems in 14th century Damascus comes as a surprise and a shock.

The evidence has been preserved in *The Travels of Ibn Baṭṭūṭa*, splendidly translated and edited by Sir Hamilton Gibb and published in 1956 by the Cambridge University Press for the Hakluyt Society. Muḥammad Abū 'Abdallāh Ibn Baṭṭūṭa was born in Tangier in 1304. From 1325 to 1354 he traveled incessantly, visiting almost the whole of the Moslem world from Andalusia and West Africa to China, India, and Sumatra. The record of his journeys is one of the great classics of travel literature. Here are some of his astonishing observations on Damascus.*

The pious endowments at Damascus, and some of the merits and customs of its inhabitants. The varieties of the endowments at Damascus and their expenditure are beyond computation, so numerous are they. There are endowments in aid of persons who cannot undertake the Pilgrimage, out of which are paid to those who go in their stead sums sufficient for their needs. There are endowments for supplying wedding outfits to girls, to those namely whose families are unable to provide them [with the customary paraphernalia]. There are endowments for the freeing of prisoners, and endowments for travellers, out of which they are given food, clothing, and the expenses of conveyance to their countries. There are endowments for the improvement and paving of the streets, because the lanes in Damascus all have a pavement on either side on which the foot passengers walk while riders use the roadway in

between. Besides these there are endowments for other charitable purposes.

Anecdote. As I went one day along a lane in Damascus, I saw in it a young slave-boy out of whose hand there had just fallen a Chinese porcelain dish (which they call by the name of *ṣaḥn* [i.e., platter]) and had broken to bits. A crowd gathered round him and one of them said to him, "Pick up the pieces, and take them with you to the custodian of the endowment for utensils." So he picked them up, and the man went with him to the custodian, to whom the slave showed the broken pieces and thereupon received from him enough to buy a similar platter. This endowment is one of the best of good works, for the boy's master would undoubtedly have beaten him for breaking the dish, or at least have scolded him, while he too would have been heartbroken and upset because of that. The benefaction is thus indeed a mender of hearts—may God well reward him whose charitable zeal rose to the height of such an action.

The people of Damascus vie with one another in the building and endowment of mosques, religious houses, colleges, and sanctuaries. They have a high opinion of the Moors and freely entrust them with the care of their moneys, wives and children. Every man [of them] who comes to the end of his resources in any district of Damascus finds without exception some means of livelihood opened to him, either as imam in a mosque, where his daily requirements are supplied to him, or by recitation of the Qur'ān, or employment as a keeper at one of the blessed sanctuaries, or else he may be included in the company of Sūfis who live in the convents, in receipt of a regular allowance of upkeep-money and clothing. Anyone who is a stranger there living on charity is always protected from [having to earn it at] the expense of his self-respect, and carefully sheltered from anything that might injure his dignity. Those who are manual workers or in domestic service find other means [of livelihood], for example as guardian of an orchard or intendant of a mill, or in charge of children, going with them in the morning to their lessons and coming back [with them] in the evening, and anyone who wishes to pursue a course of studies or to devote himself to the religious life receives every aid to the execution of his purpose.

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**Op. cit.*, vol. 1, pp. 148-50. Reprinted by permission of the publisher.